

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Mangrum, Alice M		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4818		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 705 Sibley Blvd, Apt 2 Calumet City, IL <div style="text-align: right; font-size: small;">ZIP Code 60409</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>		
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input checked="" type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input checked="" type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Mangrum, Alice M	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> /s/ Edwin L. Feld Signature of Attorney for Debtor(s) Edwin L. Feld </div> <div style="text-align: right;"> April 15, 2009 (Date) </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mangrum, Alice M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Alice M Mangrum

Signature of Debtor **Alice M Mangrum**

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 15, 2009

Date

Signature of Attorney*

X /s/ Edwin L. Feld

Signature of Attorney for Debtor(s)

Edwin L. Feld 6188070

Printed Name of Attorney for Debtor(s)

Feld & Korrub, LLC

Firm Name

**29 South LaSalle Street
Suite 328
Chicago, IL 60603**

Address

312-263-2100 Fax: 312-263-9838

Telephone Number

April 15, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re Alice M Mangrum

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Alice M Mangrum
Alice M Mangrum

Date: April 15, 2009

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Edwin L. Feld

Printed Name of Attorney
Address:
29 South LaSalle Street
Suite 328
Chicago, IL 60603
312-263-2100

X **/s/ Edwin L. Feld** **April 15, 2009**

Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Alice M Mangrum

Printed Name(s) of Debtor(s)

X **/s/ Alice M Mangrum** **April 15, 2009**

Signature of Debtor Date

Case No. (if known) _____

X _____

Signature of Joint Debtor (if any) Date

ACC Consumer Finance
Dept 7710
Los Angeles, CA 90084-7710

ACC Consumer Finance
PO Box 51368
Los Angeles, CA 90051

AD EFX
c/o Security Check
PO Box 1211
Oxford, MS 38655

Advanced Heart Group
c/o Van Ru
10024 Skokie Blvd
Skokie, IL 60077

Affiliated Credit Services
PO Box 1329
Rochester, MN 55903

Allied Interstate
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

Americash Loans
17340 Torrence Ave
Lansing, IL 60438

Ameritech SBC
Consumer Bankruptcy
PO Box 769
Arlington, TX 76004

AOL
PO Box 30623
Tampa, FL 33630

ARS
PO Box 469046
Escondido, CA 92046

Aspire Card Services
PO Box 23007
Columbus, GA 31902

Asset Acceptance
PO Box 2036
Warren, MI 48090

Assetcare, Inc
PO Box 15380
Wilmington, DE 19850

Associated St James Radiologists
PO Box 3597
Springfield, IL 62708

AT&T
PO Box 8100
Aurora, IL 60507

AT&T Broadband
PO Box 173885
Denver, CO 80217

BankFirst
PO Box 5159
Sioux Falls, SD 57117-5159

Black Expressions
PO Box 6325
Camp Hill, PA 17012

Bulk Buy
c/o Paramount Acceptance
PO Box 17317
Salt Lake City, UT 84117

Capital One Bank
PO Box 6492
Carol Stream, IL 60197

CB USA
PO Box 8000
Hammond, IN 46325

CBCS
PO Box 69
Columbus, OH 43216

CCB, inc
PO Box 63
Kankakee, IL 60901

CCS
Two Wells Ave
Newton Center, MA 02459

Certegy
PO Box 30031
Tampa, FL 33630

Chase Bank Acct
OH1-1188
340 S Cleveland Ave, Bldg 370
Westerville, OH 43081

Chelich, M DO
c/o Creditors Collection
PO Box 63
Kankakee, IL 60901

Christian Community Health Center
PO Box 288080
Chicago, IL 60628

Clearcheck Inc
PO Box 27087
Greenville, SC 29616

Comcast
PO Box 3002
Southeastern, PA 19398

ComEd
Bill Payment Center
Chicago, IL 60668

Complete Card
PO Box 88000
Baltimore, MD 21288-0001

Comprehensive Pediatric Care
c/o Anderson et al
12801 N Central Expy, S- 407242
Dallas, TX 75243

Corus Bank
Po box 87144
Chicago, IL 60680

CPA
13355 Noel Road
Dallas, TX 75240

CPI
723 First St
La Salle, IL 61301

DCS
900 S Highway Dr, Suite 210
Fenton, MO 63026

Eagle Finance
1005 W. Busch Blvd. # 209
Tampa, FL 33612

ER Solutions
PO Box 9004
Renton, WA 98057

Family Christian Health Center
15620 S Wood Street
Harvey, IL 60426

FCNB
PO Box 9027
Williamsville, NY 14231

FCNB
PO Box 2650
Portland, OR 97208

First American Cash Advance
10503 S Western
Chicago, IL 60643

First Cash Advance
1205 E Sibley
Dolton, IL 60419

First Premier Bank
PO Box 5147
Sioux Falls, SD 57117

Foot Health Specialists
c/o CP, Inc
PO Box 416
La Salle, IL 61301

FRS, Inc
PO Box 385908
Minneapolis, MN 55438

Full Circle
PO Box 5689
Clearwater, FL 33758

Genesis Financial
505 N Lasalle St, Suite 350
Chicago, IL 60610

Geneva Roth
1338 S Foothill Dr, Suite 325
Salt Lake City, UT 84108

Global Credit and Collections
300 International Dr, Suite 100
PMB 10015
Williamsville, NY 14221

Harris & Harris
600 W. Jackson Blvd.
Suite 400
Chicago, IL 60661

Harvard Collection
4839 N. Elston
Chicago, IL 60630

High Tech Medical Park
c/o ICS
PO Box 1010
Tinley Park, IL 60477

Horseshoe Casino
c/o Certegy
PO Box 30046
Tampa, FL 33630

HSBC Card Services
PO Box 17051
Baltimore, MD 21297

IC Systems
444 Highway 96 East, PO Box 64887
Saint Paul, MN 55164

Ingalls Memorial Hospital
One Ingalls Dr
Harvey, IL 60462

McGrane, Perozzi et al
165 W Tenth St
Chicago Heights, IL 60411

McGraw Hill Companies
PO Box 2258
Carol Stream, IL 60132

MCM
Dept 12421
PO Box 603
Oaks, PA 19456

MCM
Dept 12421
PO Box 1259
Oaks, PA 19456

Michael Reese Hospital
2929 S. Ellis
Chicago, IL 60616

Midland Credit Management
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midwest Eye Care
c/o CB USA
5252 S Hohman ave
Hammond, IN 46320

Miracle Financial
PO Box 505
Linden, MI 48451

MRS, Inc
2200 E Devon, Suite 288
Des Plaines, IL 60018

National Quick Cash
1451 Sibley Blvd
Calumet City, IL 60409

NCO
507 Prudential Road
Horsham, PA 19044

NCO Portfolio Mgmt
c/o NCO
507 Prudential Rd
Horsham, PA 19044

NES
29125 Solon Road
Solon, OH 44139

Nicor
PO Box 310
Aurora, IL 60507

Northland Group
PO Box 390846
Minneapolis, MN 55439

Oak Lawn Radiology Imaging Consulta
37241 Eagle Way
Chicago, IL 60678

Payday Loan Store
300 N Elizabeth St
Chicago, IL 60607

Payday Loan Store
16909 S Torrence
Lansing, IL 60438

Pellettieri & Associates Trust
Dept 77304
PO Box 77000
Detroit, MI 48277

Personal Finance
17519 S. Kedzie Ave
Hazel Crest, IL 60429

PFS
PO Box 22083
Tempe, AZ 85285

Platinum Recovery
PO Box 3708
Omaha, NE 68103

Portfolio Recovery
120 Corporate Blvd
Suite 100
Norfolk, VA 23502

Portfolio Recovery
PO Box 12914
Norfolk, VA 23541

Premier Bankcard
c/o Arrow Financial
5996 W Touhy Ave
Niles, IL 60714

Presidio Financial
c/o Elite Recovery
PO Box 3474
Buffalo, NY 14240

Quickest Cash Advance
c/o NCA
PO Box 3023
Hutchinson, KS 67504

Regional MRI of Chicago
1228 W. Belmont Ave
Chicago, IL 60657

Resorts East Chgo
c/o TRS
PO Box 60012
City Of Industry, CA 91716

RJM Acquisitions Funding
PO Box 18013
Hauppauge, NY 11788

Sallie Mae
PO Box 9500
Wilkes Barre, PA 18773-9500

SLM Financial
c/o ARM
PO Box 129
Thorofare, NJ 08086

South Suburban Cardiologists
PO Box 308
Mishawaka, IN 46546

South Suburban Hospital
17800 S. Kedzie Ave
Hazel Crest, IL 60429

Southwest Credit Systems
5910 W Plano Parkway
Suite 100
Plano, TX 75093

St Margaret Healthcare-Acute
c/o Alverno Receivables
29 S Park Blvd, Suite 2100
Dallas, TX 75240

St Margaret Mercy Healthcare Center
US Highway 30
Dyer, IN 46311

Suburban Emergency Phys
PO Box 2729
Carol Stream, IL 60132

T Mobile
PO box 742596
Cincinnati, OH 45274

The Avenue
PO Box 659584
San Antonio, TX 78265

Thomas E Jolas
202 First St N.W.
PO Box 4000
Mason City, IA 50401

Tinley Primary Care
17148 S Harlem Ave
Tinley Park, IL 60477

Tri State Fire Protection Dt
PO Box 457
Wheeling, IL 60090

Tribute
Payment Processing
PO Box 136
Newark, NJ 07101

Trinity Hospital
2320 E. 93rd
Chicago, IL 60617

Troy Smith & Assoc
100 W Roosevelt Road
Bldg - B7, Suite 102
Wheaton, IL 60187

Trustmark
541 Otis Bowen Drive
Munster, IN 46321

US Cellular
201 Main St, Ste 320
La Crosse, WI 54601

Van Ru Credit
PO Box 46549
Lincolnwood, IL 60646

Verizon Wireless
1515 Woodfield Road
S-1400
Schaumburg, IL 60173

Wachovia Dealer Services
PO Box 25341
Santa Ana, CA 92799

WaMu
PO Box 660487
Dallas, TX 75266

Washington Mutual
PO Box 3139
Milwaukee, WI 53201

Weight Watchers
PO Box 59595
Boulder, CO 80322

WFNNB
PO Box 659705
San Antonio, TX 78265

WFS Financial
PO Box 19752
Irvine, CA 92623

Zenith Acquisition
220 John Glenn Dr, #1
Buffalo, NY 14228